

Íslandsbanki Fact Sheet 1Q 2016

Total operating income

4% ↑

Net fee and commission income

8% ↑

ROE (CET1 14%)
regular operations

10.1%

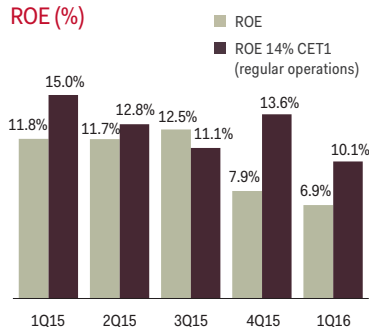
Our profile

- A leader in financial services in Iceland, Íslandsbanki is a universal bank with total assets of ISK 1,021bn (EUR 7.3bn) and a 25%-50% market share across all domestic business segments
- National coverage with 17 branches, the most efficient branch network in Iceland
- Building on over 140 years of servicing key industries in Iceland, Íslandsbanki has developed specific expertise in the seafood and geothermal energy industries domestically and in the North Atlantic region
- With a dedicated team of 920 employees and a vision of being #1 for service, Íslandsbanki prides itself of being ranked first among banks in the Icelandic Customer Satisfaction Index (2013, 2014, and 2015)v
- The Bank was voted 'Best Bank in Iceland' by Euromoney (2013, 2014, 2015) and by the Banker (2014) and 'Best Investment Bank in Iceland' by Euromoney (2014)

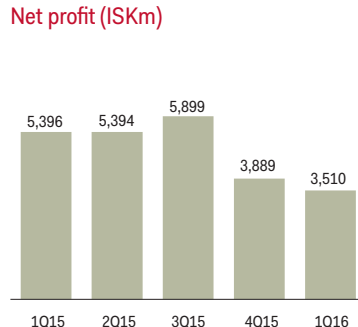
Key figures

	31.03.16	31.03.15
Balance sheet		
Total assets	1,020,775	1,045,769
Loans to customers	677,079	665,711
Deposits from customers	544,430	593,245
Debt issued	161,802	150,308
Equity	205,627	202,227
Key ratios		
Income statement		
ROE	6.9%	11.8%
ROE 14% CET1 Reg. Ops.	10.1%	15.0%
Net interest margin	2.9%	2.7%
Profit after tax (ISKm)	3,510	5,396
Profit from reg.ops (ISKm)	3,566	4,352

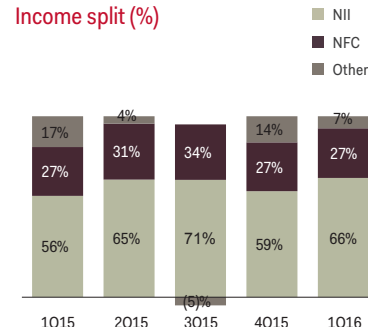
ROE (%)



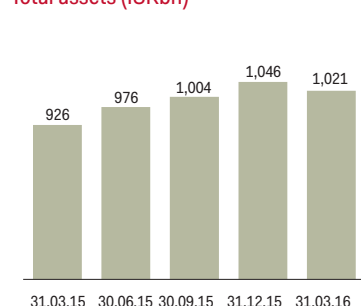
Net profit (ISKm)



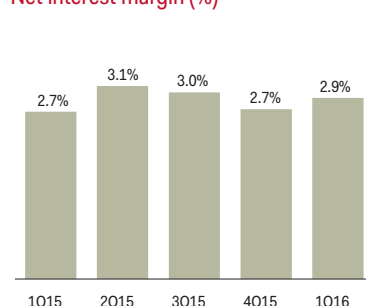
Income split (%)



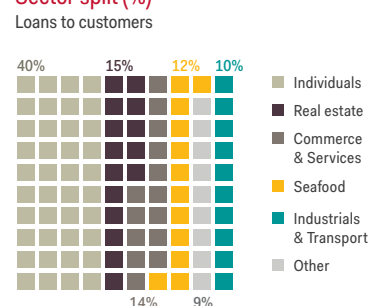
Total assets (ISKbn)



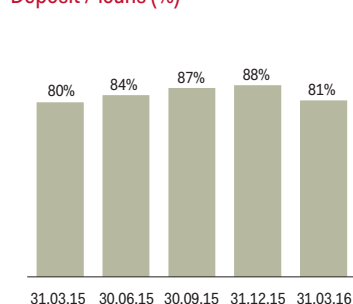
Net interest margin (%)



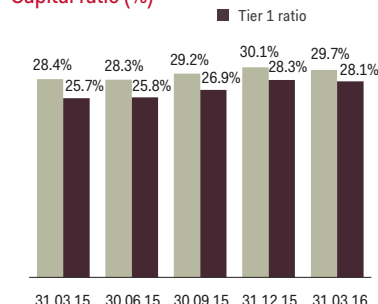
Sector split (%)



Deposit / loans (%)



Capital ratio (%)



Cost / income ratio (%)

